

Title Agency Monthly Report

For the month of October, 2010

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
7610	UNLIMITED TITLE INSURANCE & ESCROW IN	5/16/2002	10/31/2012			TE
6714	FIRST TITLE OF UTAH, INC	5/16/2002	10/31/2012			TS
11811	INTEGRATED TITLE INSURANCE SERVICES L	10/8/2002	10/31/2012			TE
11811	INTEGRATED TITLE INSURANCE SERVICES L	10/8/2002	10/31/2012			TS
7626	MT. OLYMPUS TITLE INSURANCE AGENCY IN	5/16/2002	10/31/2012			TE
7626	MT. OLYMPUS TITLE INSURANCE AGENCY IN	5/16/2002	10/31/2012			TS
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TE
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TMR
7610	UNLIMITED TITLE INSURANCE & ESCROW IN	5/16/2002	10/31/2012			TS
6714	FIRST TITLE OF UTAH, INC	5/16/2002	10/31/2012			TE
159323	TSI TITLE INSURANCE AGENCY OF UTAH	10/7/2008	10/31/2012			TS

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6575	MERIDIAN TITLE COMPANY	9/27/2002	9/30/2012			TE
6575	MERIDIAN TITLE COMPANY	9/27/2002	9/30/2012			TS
6399	HOME ABSTRACT & TITLE CO, INC THE	5/16/2002	9/30/2012			TE
6399	HOME ABSTRACT & TITLE CO, INC THE	5/16/2002	9/30/2012			TS

Reinstated License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6575	MERIDIAN TITLE COMPANY	9/27/2002	9/30/2012	10/30/201	10/12/2010	TE
6575	MERIDIAN TITLE COMPANY	9/27/2002	9/30/2012	10/30/201	10/12/2010	TS

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Reinstated License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6399	HOME ABSTRACT & TITLE CO, INC THE	5/16/2002	9/30/2012	10/30/201	10/18/2010	TE
6399	HOME ABSTRACT & TITLE CO, INC THE	5/16/2002	9/30/2012	10/30/201	10/18/2010	TS

Title Individual Monthly Report

For the month of October, 2010

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1429742	Jacey MaRee Wilkey	10-18-2010	06-30-2013			TE
1434465	SALLY ANNE FARRAR	10-19-2010	11-30-2012			TE
1438685	FREDDIE L JACOBSON	10-26-2010	08-31-2013			TMR
1440754	JUSTIN KINGHORN	10-26-2010	04-30-2013			TMR
1430585	JENNIFER LEE TORRES	10-27-2010	11-30-2012			TMR
29300	KAREN J VANDENBERG	10-21-2010	12-31-2012			TE
1436840	DIANA ALEXANDER	10-20-2010	09-30-2013			TMR

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
98096	DAVID LYNN ANDERSON	01-28-2004	10-31-2012			TMR
74317	BRIGITTE CHATELAIN	05-16-2002	10-31-2012			TE
104996	CASSIE ANN DENTE	08-25-2004	10-31-2012			TE
18207	ROBERT BATES	05-16-2002	10-31-2012			TS
38821	CINDY L BURBANK	05-16-2002	10-31-2012			TE
128468	BRENDA C CAMBA	05-11-2006	10-31-2012			TE
40274	RICK L CARLTON	05-16-2002	10-31-2012			TMR
39289	MICHAEL A CRANDALL	05-16-2002	10-31-2012			TE
103725	Kristin Colter	07-13-2004	10-31-2012			TE

Title Individual Monthly Report

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
37195	MAX R DRIGGS	05-16-2002	10-31-2012			TE
25610	KRIS KUEHNDAHL	05-16-2002	10-31-2012			TE
45655	BILLIE E CROCKER	05-16-2002	10-31-2012			TE
45655	BILLIE E CROCKER	05-16-2002	10-31-2012			TS
36539	MICHAEL F DALTON	05-16-2002	10-31-2012			TE
36539	MICHAEL F DALTON	05-16-2002	10-31-2012			TS
42860	DANA K AVERETT	07-18-2006	10-31-2012			TE
36683	TERRY F RUDD	05-16-2002	10-31-2012			TE
32425	LARRY TEJAY RASBAND	05-16-2002	10-31-2012			TE
37532	KAYE H CAZIER	05-16-2002	10-31-2012			TE
34837	MELINDA K GOODMAN	05-16-2002	10-31-2012			TE
42760	RUTH ANN GREEN	05-16-2002	10-31-2012			TE
132707	ROBERT WILLIAM GRIM	08-14-2006	10-31-2012			TE
33614	KRISTIN M HASKELL	05-16-2002	10-31-2012			TE
131264	PATRICIA FRONK HESS	07-11-2006	10-31-2012			TE
63711	MICHAEL S DE LA MARE	05-16-2002	10-31-2012			TE
1368793	DALLAS LAMOREAUX	08-05-2008	10-31-2012			TE
30858	JERRY M HOUGHTON	05-16-2002	10-31-2012			TS
18314	TOM A HUTCHINSON	05-16-2002	10-31-2012			TE
18314	TOM A HUTCHINSON	05-16-2002	10-31-2012			TS

Title Individual Monthly Report

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
52571	CHARLES E IMBODEN	05-16-2002	10-31-2012			TE
52571	CHARLES E IMBODEN	05-16-2002	10-31-2012			TS
32572	MITCH C LARSEN	05-16-2002	10-31-2012			TMR
97251	HILERY MORGAN	02-04-2004	10-31-2012			TE
30347	TINA M PERKINS	05-16-2002	10-31-2012			TS
42657	BONNIE R MOON	05-16-2002	10-31-2012			TE
76971	BRADLEY J LEWIS	05-08-2002	10-31-2012			TE
51045	JACK A MARINELLO	05-16-2002	10-31-2012			TMR
128094	LINDA J MATTSON	04-26-2006	10-31-2012			TMR
135148	JOHN VILLANUEVA MAYER	10-11-2006	10-31-2012			TS
30858	JERRY M HOUGHTON	05-16-2002	10-31-2012			TE
26268	MARTA R JOHNSON	05-16-2002	10-31-2012			TE
38762	BRENDA S. HOLLIDAY	04-01-2008	10-31-2012			TE
97252	JUSTIN MONTE GEE	12-15-2003	10-31-2012			TE
44794	STEVEN F NEWMAN	05-16-2002	10-31-2012			TE
44794	STEVEN F NEWMAN	05-16-2002	10-31-2012			TS
105781	BRANDON H NIELSON	09-17-2004	10-31-2012			TMR
45134	BRANDON S OWENS	05-16-2002	10-31-2012			TS
45991	SUSAN ROSE	05-16-2002	10-31-2012			TS
44259	STANLEY REED PALMER	05-16-2002	10-31-2012			TS

Title Individual Monthly Report

For the month of October, 2010

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
98096	DAVID LYNN ANDERSON	01-28-2004	10-31-2012			TE
40935	HEATHER S PURSER	05-16-2002	10-31-2012			TE
81905	DARLA K MILOVICH	09-30-2002	10-31-2012			TE
32425	LARRY TEJAY RASBAND	05-16-2002	10-31-2012			TS
105983	CRAIG R RODMAN	09-23-2004	10-31-2012			TE
105983	CRAIG R RODMAN	09-23-2004	10-31-2012			TMR
45335	WILLIAM ROEDER	10-06-2004	10-31-2012			TE
44259	STANLEY REED PALMER	05-16-2002	10-31-2012			TE
52903	CHARLES JOSEPH STUART	05-16-2002	10-31-2012			TE
38328	JAMES M WALTON	05-16-2002	10-31-2012			TS
47408	RICHARD VAUGHN	05-16-2002	10-31-2012			TS
47408	RICHARD VAUGHN	05-16-2002	10-31-2012			TE
52903	CHARLES JOSEPH STUART	05-16-2002	10-31-2012			TS
44979	STEPHEN BRENT WATKINS	05-16-2002	10-31-2012			TS
104133	TANYA K STEWART	07-27-2004	10-31-2012			TE
129211	TRACEY A WAYNE	05-26-2006	10-31-2012			TE
98894	KAREN R SMITH	02-20-2004	10-31-2012			TMR
98894	KAREN R SMITH	02-20-2004	10-31-2012			TE
45219	JEAN M SMITH	05-16-2002	10-31-2012			TE
105830	SUE ANN SCHUMERS	09-10-2004	10-31-2012			TS

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
105830	SUE ANN SCHUMERS	09-10-2004	10-31-2012			TE
36683	TERRY F RUDD	05-16-2002	10-31-2012			TS
74591	KIMBERLY A STEWART	05-16-2002	10-31-2012			TE
44979	STEPHEN BRENT WATKINS	05-16-2002	10-31-2012			TE
51024	MARK DARREN WILSON	05-16-2002	10-31-2012			TE
51024	MARK DARREN WILSON	05-16-2002	10-31-2012			TS
126034	MICHAEL RICKEY WINGET	03-06-2006	10-31-2012			TE
126034	MICHAEL RICKEY WINGET	03-06-2006	10-31-2012			TMR
45991	SUSAN ROSE	05-16-2002	10-31-2012			TE

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
10370	GREGORY P HAWKINS	05-16-2002	10-31-2012			TE
19422	MICHAEL J WELKER	05-16-2002	10-31-2012			TE
19422	MICHAEL J WELKER	05-16-2002	10-31-2012			TMR
78603	LARRY MILES LEBARON	06-26-2002	10-31-2012			TE
78603	LARRY MILES LEBARON	06-26-2002	10-31-2012			TS
125360	REGINA M SNOW	02-21-2006	10-31-2012			TE
132762	MICHELLE S BURGI	08-17-2006	10-31-2012			TE

Title Individual Monthly Report

For the month of October, 2010

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
19422	MICHAEL J WELKER	05-16-2002	10-31-2012			TS
10370	GREGORY P HAWKINS	05-16-2002	10-31-2012			TS

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
14861	JEFFREY G MCCLUSKEY	05-16-2002	09-30-2010	10/30/2010		TS
86360	DAVID MATTHEW BORG	02-04-2003	09-30-2010	10/30/2010		TMR
150066	JARED HEAL	10-12-2007	09-30-2010	10/30/2010		TMR
30164	RONALD JOHN LEITER	12-13-2007	09-30-2010	10/30/2010		TS
109237	SPENCER S PETERSON	01-12-2005	09-30-2010	10/30/2010		TMR
104762	ALAN W NIELSON	08-18-2004	09-30-2010	10/30/2010		TS
104762	ALAN W NIELSON	08-18-2004	09-30-2010	10/30/2010		TE
103955	LARA M MOUNTFORD	07-21-2004	09-30-2010	10/30/2010		TS
121765	KIRSTI JAUSSE	11-22-2005	09-30-2010	10/30/2010		TE
90548	HAILEY L BARRETT	05-28-2003	09-30-2010	10/30/2010		TE
121765	KIRSTI JAUSSE	11-22-2005	09-30-2010	10/30/2010		TMR
86360	DAVID MATTHEW BORG	02-04-2003	09-30-2010	10/30/2010		TE
73143	KIM JAYLENE DAICH	05-16-2002	09-30-2010	10/30/2010		TMR
37079	SCOTT K COOK	05-16-2002	09-30-2010	10/30/2010		TS

Title Individual Monthly Report

For the month of October, 2010

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
35365	LACEY C REYNOLDS	05-16-2002	09-30-2010	10/30/2010		TE
32670	SHANNON S KIME	05-16-2002	09-30-2010	10/30/2010		TE
103955	LARA M MOUNTFORD	07-21-2004	09-30-2010	10/30/2010		TE
1350259	CHRISTI L ROBERTS	12-17-2007	09-30-2010	10/30/2010		TMR
126917	JENNIFER E OLSON	03-28-2006	09-30-2010	10/30/2010		TE
126917	JENNIFER E OLSON	03-28-2006	09-30-2010	10/30/2010		TS
128888	LAWRENCE ALAN SCHMIDT	05-22-2006	09-30-2010	10/30/2010		TE
128888	LAWRENCE ALAN SCHMIDT	05-22-2006	09-30-2010	10/30/2010		TS
132201	LACEY LYNN HULET	08-07-2006	09-30-2010	10/30/2010		TE
132201	LACEY LYNN HULET	08-07-2006	09-30-2010	10/30/2010		TS
32670	SHANNON S KIME	05-16-2002	09-30-2010	10/30/2010		TS
30164	RONALD JOHN LEITER	12-13-2007	09-30-2010	10/30/2010		TMR
1351276	BRITANIA LYNN MADSEN	01-22-2008	09-30-2010	10/30/2010		TE
112069	CARIE N THRONDSSEN	03-30-2005	09-30-2010	10/30/2010		TMR
1354140	THOMAS ELDEN PACE	03-25-2008	09-30-2010	10/30/2010		TE

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
31172	JASON R. BRAITHWAITE	05-16-2002	08-31-2013	5/30/2006	10/28/2010	TE

Title Individual Monthly Report

For the month of October, 2010

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
122022	JAMIE L HUDSON	11-30-2005	09-30-2012	10/30/2010	10/6/2010	TE
42398	RACHEL J MILLER	05-16-2002	09-30-2012	10/30/2010	10/8/2010	TE
117642	JACOB S SORENSEN	08-26-2005	05-31-2012	6/30/2010	10/1/2010	TE
83999	CLINT D WILSON	11-13-2002	04-30-2013	12/30/2004	10/7/2010	TMR

Open Investigations Summary Report

I Case #	Date Opened	Elapsed Time	Reason Closed	31A-202: topics & issues	31A-201: 102: character	31A-202: 107: character	31A-202: 112: license	31A-202: 204: special	31A-202: 302: agency	31A-202: 406: title	31A-202: 408: trust	31A-202: 411: prem.	31A-202: 412: records	31A-202: 413: annual	31A-202: 503: controlled	31A-202: 103: fraudulent	31A-202: 104: unfair	31A-202: 105: unfair claims	31A-202: 106: information	31A-202: 107: privacy	31A-202: 108: escrow charges	31A-202: 109: escrow docs	31A-202: 110: escrow	31A-202: 111: escrow	31A-202: 112: escrow	31A-202: 113: escrow	31A-202: 114: escrow	31A-202: 115: escrow	31A-202: 116: escrow	31A-202: 117: escrow	31A-202: 118: escrow	31A-202: 119: escrow	31A-202: 120: escrow	31A-202: 121: escrow	31A-202: 122: escrow	31A-202: 123: escrow	31A-202: 124: escrow	31A-202: 125: escrow	31A-202: 126: escrow	31A-202: 127: escrow	31A-202: 128: escrow	31A-202: 129: escrow	31A-202: 130: escrow	31A-202: 131: escrow	31A-202: 132: escrow	31A-202: 133: escrow	31A-202: 134: escrow	31A-202: 135: escrow	31A-202: 136: escrow	31A-202: 137: escrow	31A-202: 138: escrow	31A-202: 139: escrow	31A-202: 140: escrow	31A-202: 141: escrow	31A-202: 142: escrow	31A-202: 143: escrow	31A-202: 144: escrow	31A-202: 145: escrow	31A-202: 146: escrow	31A-202: 147: escrow	31A-202: 148: escrow	31A-202: 149: escrow	31A-202: 150: escrow	31A-202: 151: escrow	31A-202: 152: escrow	31A-202: 153: escrow	31A-202: 154: escrow	31A-202: 155: escrow	31A-202: 156: escrow	31A-202: 157: escrow	31A-202: 158: escrow	31A-202: 159: escrow	31A-202: 160: escrow	31A-202: 161: escrow	31A-202: 162: escrow	31A-202: 163: escrow	31A-202: 164: escrow	31A-202: 165: escrow	31A-202: 166: escrow	31A-202: 167: escrow	31A-202: 168: escrow	31A-202: 169: escrow	31A-202: 170: escrow	31A-202: 171: escrow	31A-202: 172: escrow	31A-202: 173: escrow	31A-202: 174: escrow	31A-202: 175: escrow	31A-202: 176: escrow	31A-202: 177: escrow	31A-202: 178: escrow	31A-202: 179: escrow	31A-202: 180: escrow	31A-202: 181: escrow	31A-202: 182: escrow	31A-202: 183: escrow	31A-202: 184: escrow	31A-202: 185: escrow	31A-202: 186: escrow	31A-202: 187: escrow	31A-202: 188: escrow	31A-202: 189: escrow	31A-202: 190: escrow	31A-202: 191: escrow	31A-202: 192: escrow	31A-202: 193: escrow	31A-202: 194: escrow	31A-202: 195: escrow	31A-202: 196: escrow	31A-202: 197: escrow	31A-202: 198: escrow	31A-202: 199: escrow	31A-202: 200: escrow	31A-202: 201: escrow	31A-202: 202: escrow	31A-202: 203: escrow	31A-202: 204: escrow	31A-202: 205: escrow	31A-202: 206: escrow	31A-202: 207: escrow	31A-202: 208: escrow	31A-202: 209: escrow	31A-202: 210: escrow	31A-202: 211: escrow	31A-202: 212: escrow	31A-202: 213: escrow	31A-202: 214: escrow	31A-202: 215: escrow	31A-202: 216: escrow	31A-202: 217: escrow	31A-202: 218: escrow	31A-202: 219: escrow	31A-202: 220: escrow	31A-202: 221: escrow	31A-202: 222: escrow	31A-202: 223: escrow	31A-202: 224: escrow	31A-202: 225: escrow	31A-202: 226: escrow	31A-202: 227: escrow	31A-202: 228: escrow	31A-202: 229: escrow	31A-202: 230: escrow	31A-202: 231: escrow	31A-202: 232: escrow	31A-202: 233: escrow	31A-202: 234: escrow	31A-202: 235: escrow	31A-202: 236: escrow	31A-202: 237: escrow	31A-202: 238: escrow	31A-202: 239: escrow	31A-202: 240: escrow	31A-202: 241: escrow	31A-202: 242: escrow	31A-202: 243: escrow	31A-202: 244: escrow	31A-202: 245: escrow	31A-202: 246: escrow	31A-202: 247: escrow	31A-202: 248: escrow	31A-202: 249: escrow	31A-202: 250: escrow	31A-202: 251: escrow	31A-202: 252: escrow	31A-202: 253: escrow	31A-202: 254: escrow	31A-202: 255: escrow	31A-202: 256: escrow	31A-202: 257: escrow	31A-202: 258: escrow	31A-202: 259: escrow	31A-202: 260: escrow	31A-202: 261: escrow	31A-202: 262: escrow	31A-202: 263: escrow	31A-202: 264: escrow	31A-202: 265: escrow	31A-202: 266: escrow	31A-202: 267: escrow	31A-202: 268: escrow	31A-202: 269: escrow	31A-202: 270: escrow	31A-202: 271: escrow	31A-202: 272: escrow	31A-202: 273: escrow	31A-202: 274: escrow	31A-202: 275: escrow	31A-202: 276: escrow	31A-202: 277: escrow	31A-202: 278: escrow	31A-202: 279: escrow	31A-202: 280: escrow	31A-202: 281: escrow	31A-202: 282: escrow	31A-202: 283: escrow	31A-202: 284: escrow	31A-202: 285: escrow	31A-202: 286: escrow	31A-202: 287: escrow	31A-202: 288: escrow	31A-202: 289: escrow	31A-202: 290: escrow	31A-202: 291: escrow	31A-202: 292: escrow	31A-202: 293: escrow	31A-202:
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Closed Investigation Summary Report

Closed Investigation Summary Report																									
Case #	Date Opened	Elapse of Time	Reason Closed	31A-202, rept. & resques filed	31A-12711, foreign file	31A-15-102, unauth. invets.	31A-20-110, underlying files	31A-22A-105, rep. of license	31A-22A-107, character	31A-22A-111, leverage	31A-22A-112, lic. location	req.	31A-22A-204, special deep.	31A-22A-302, agency marking	31A-22A-402, unauth. escrow	31A-22A-409, trust funds	31A-22A-411, prem.	31A-22A-413, annual report	the act.	RSPD-29, fair practices	RSPD-4, unfair claims	RSPD-216, privacy standards	RSPD-3, escrow charges	Referred to Criminal	
7622	9/14/09	1/16/10	124	Corrected				X																	No licensed escrow or title people working at the agency
7640	9/15/09	2/2/10	140	Private letter															X						Failure to file Annual and Controlled Business report for the year 2008 when due
7331	6/10/09	2/2/10	237	E-case #2652											X										Failure to pay Federal and State tax liens at time of closing
8074	1/12/10	2/4/10	23	E case 2621														X							Failure to file the Annual and Controlled Business Reports for calendar year 2008. Due April 30, 2009.
3018	12/22/09	2/4/10	44	No Violation												X				X					Alleged failure to record properly as per REPC
7486	8/3/09	2/16/10	197	No Violation												X									Possible lender fraud
7497	8/3/09	2/16/10	197	No violation																	X				Sponsorship of event of a client
7874	11/16/09	2/16/10	92	No Violation																	X				Sponsorship of golf tournament
7709	9/30/09	2/16/10	139	No Violation																	X				Sponsorship with client
825	10/28/09	2/16/10	111	No Violation																	X				Unlicensed Title agency
7834	10/28/09	2/16/10	111	Licensed			X									X									Possible lender fraud.
1121	12/7/10	2/18/10	197	No violation																					Sponsorship of golf tournament
1120	12/7/10	2/18/10	22	Private letter																					Sponsorship with client
906	11/23/09	2/18/10	87	E-case 2638																					Unlicensed Title agency
944	11/23/09	2/18/10	87	E case 2637																					Possible lender fraud.
7710	9/30/09	2/18/10	141	No Violation																					Marketing violation, donated prize
751	10/8/09	2/18/10	133	No Violation																					Marketing violation, donated prize
047	1/4/10	2/22/10	49	Private letter																					Advertising rebated rates
049	1/4/10	2/22/10	49	No Violation																					Advertising rebated rates
077	1/12/10	2/25/10	44	E-case 2623											X										Sponsorship of golf game
079	1/12/10	2/25/10	44	Duplicate see 57807											X										Distribution of marketing flyers with fees/premiums lower than what is filed with the department
949	12/7/09	2/25/10	80	No Violation																					Distribution of marketing flyers with fees/premiums lower than what is filed with the department
907	10/26/09	2/25/10	122	E-case 2624																					Failure to file the 2008 Annual and Controlled Business Reports for calendar year 2008 by April 30, 2009
956	12/8/09	3/1/10	83	No Violation											X										Failure to timely file the 2009 Annual and Controlled Business Reports for the calendar year 2008 by April 30, 2009
592	9/1/09	3/9/10	189	No Violation											X										Business Report for the calendar year 2008 by April 30, 2009 convey property to an LLC. (thereby voiding the Owner Policy); Missed trust deed during search.
213	2/25/10	3/10/10	13	No Violation															X						Failure to timely file the 2008 Annual and Controlled Business Report by April 30, 2009
350	9/17/09	3/10/10	174	E-case 2651																	X				Allegation of co-habitation in violation
359	3/16/10	3/22/10	6	No Violation																					Escrow instructions not followed, possible fiduciary violation
387	3/24/10	3/25/10	1	E-case #2659																					Escrow instructions not followed, possible fiduciary violation
32	2/1/10	3/29/10	56	No Violation																					Advertising on client website
164	3/18/10	3/29/10	11	No Violation																					Advertising on client website
40	3/10/10	3/30/10	20	No Violation																					Trust deed not showing on HUD
24	10/5/09	3/31/10	177	No Violation																					Allegation of recording a trust deed incorrectly.
77	10/19/09	3/31/10	163	No Violation																					Theft of Operating / underwriter account money
78	10/19/09	3/31/10	163	No Violation																					Did not pay off time share fees at closing
																									Allegation of charging below filed escrow rates
																									Charging below filed escrow rates
																									Money held in escrow to pay lien, Lien never paid
																									Recording / easment issues
																									Recording / easment issues

Title Insurance Investigations

[illegible]

Title Insurance Investigations

Open and Closed Per Month Report

	Opened	Closed
January	7	4
February	20	26
March	11	41
April	19	25
May	20	7
June	20	39
July	26	17
August	24	21
September	15	55
October	14	15
November	25	17
December	11	55
Totals for 2008	212	322
January	8	31
February	13	15
March	4	12
April	10	5
May	5	5
June	16	25
July	6	7
August	15	17
September	31	22
October	20	18
November	7	11
December	10	9
Totals for 2009	145	177
January	10	9
February	7	22
March	17	17
April	2	0
May	3	15
June	23	22
July	0	2
August	0	6
September	3	0
October	5	2
November		
December		
Totals for 2010	70	95

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee
58624	8/10/2010	8/10/2010	Mechanicsliens recorded on property after closing	Sandy
58832	11/8/2010			Meldee

Title Insurance Consumer Complaints Open and Closed Per Month Report

	Open	Closed
January	1	0
February	1	1
March	3	2
April	5	2
May	0	5
June	1	1
July	0	1
August	2	1
September	1	0
October	0	3
November	1	0
December	0	1
Total 2008	15	17
January	0	0
February	0	1
March	0	0
April	0	0
May	1	0
June	0	1
July	0	0
August	1	0
September	0	0
October	0	1
November	0	0
December	1	2
Total for 2009	3	5
January	1	0
February	1	2
March	0	0
April	0	0
May	1	0
June	0	0
July	0	0
August	1	2
September	0	0
October	0	0
November	1	
December		
Total for 2010	5	4

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2174	5/20/08	Hearing	Prosecutor for drafting	9/8/08	
			Respondent for signature	6/23/10	
			Hearing rescheduled for February		
2331	12/22/08	Default Revocation	Prosecutor for drafting		
			Respondent for signature		
			Revocation		9/16/2010
2405	4/15/09	On Appeal	Under Review	5/31/10	
			Disposition		
			Disposition		
2423	5/14/09	Complaint	Prosecutor for drafting	6/9/10	
			Hearing		
			Dismissed	9/23/10	9/23/2010
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause	3/2/10	
			Additional Fine	3/31/10	
2548	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed	9/29/10	9/29/2010
2549	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
2564	11/5/09	Stipulation and Order	Prosecutor for drafting	5/17/10	
			S&O offer	9/23/10	
2566		Stipulation and Order	S&O Mailed	11/10/10	
2572	11/17/09	Hearing	Sent to Respondent	2/4/10	
			Hearing set	8/2/10	
			Fine Paid	11/9/10	11/9/2010
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Respondent for signature		
			Waiting on Guardian Title result		
2621	1/12/10	Dismissed	Sent to Respondent	2/4/10	
			Pre-hearing set	8/10/10	
			Dismissed	9/14/10	9/14/2010
2623	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Withdrawn	7/1/10	
					7/1/2010

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2624	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Default Order	9/20/10	
			Accepted by respondent		

2637	2/18/10	Stipulation and Order	Prosecutor for drafting	3/4/10	
			Respondent for signature	4/19/10	
			Penalty imposed by commission	Paid	9/2/2010
2638	2/18/10	Complaint	Prosecutor for drafting	4/20/10	
			Notice of hearing 10/19	9/14/10	
			Under Negotiations		
2651	3/11/10	Stipulation and Order	Prosecutor for drafting	3/15/10	
			Respondent for signature	4/26/10	
			Fine received	7/21/10	7/21/2010
2659	3/24/10	Complaint	Sent to Respondent	4/12/10	
			Hearing scheduled	6/22/10	
			Signed by Judge	Revoked	7/12/2010
2664	4/1/10	Complaint for revocation	Sent to Respondent		
			No response / revocation		
2687	6/2/10	Informal Action	Sent to Respondent		
			Docs received	Closed	11/10/2010
2701	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Accepted by respondent	7/14/10	7/14/2010
2702	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Last pmt made	9/20/10	9/22/2010
2703	6/2/10	Informal Action	Resent to Respondent	9/20/10	
			Collection letter sent		
2704	7/7/10	Stipulation and Order	Sent to Respondent	9/8/10	
			S&O received	9/13/10	
			Penalty imposed by commission		
2718	8/24/10	Informal Action	Sent to Respondent	8/31/10	
			Fine Paid	9/16/10	
					9/16/2010

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

SURETY TITLE AGENCY
9948 South Redwood Rd, Bldg. A
South Jordan, UT 84095
License No. 2745

STIPULATION AND ORDER

Docket No. 2010-133-PC

Enf. Case No. 2638

STIPULATION

1. Respondent, Surety Title Agency ("Surety") is a licensed title insurance agent in the State of Utah, holding License No. 2745.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

- a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
- b. Respondent admits the Findings of Fact and Conclusions made therefrom;
- c. Respondent stipulates to the summary entry of the Order herein which

shall be in lieu of other administrative proceedings by Complainant in this matter; and

- d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.


3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

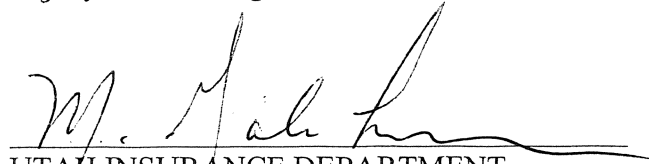
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 21 day of October, 2010.


SURETY TITLE AGENCY
Jeffrey C. Worthington, President


UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On October 21, 2010, Ryan Hoskins, an escrow officer with Respondent had distributed a single page promotional handout which set out closing costs and fees of Respondent Surety Title Agency to loan officers of Affordable Home Loans in an effort to secure business.
2. The flyer quoted a rate of \$0 for document preparation fees.
3. Surety Title's filed rate for document preparation is \$25.00.
4. In a November 23, 2009 letter to Respondent, Curtis and advised Surety that the flyer, quoting document preparation fees of \$0, was in violation of Section 31A-23a-401 (West 2009).
5. On December 3, 2009, the Department received a response letter from Escrow Officer Hoskins stating he was unaware of the filed rate and apologized for the oversight.
7. Hoskins thereafter sent an email and a hard copy letter to all loan officers of Affordable Home Loans advising them that Surety Title had a filed minimum rate of \$25.00 for document preparation with the Department, and that the fee would be charged.
8. Respondent was timely in its response to the Department and provided evidence of its timely effort to correct the violation.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. 1. Utah Administrative Code Rule R592-6-4, states in part:

... that providing or offering to provide any of the following benefits ... is a material and unfair inducement to obtaining title insurance business and constitutes an unfair method of competition.

(3) Furnishing escrow services pursuant to Section 31a-23a-406:

(a) for a charge less than the charge filed pursuant to Section 31A-19a-209(5) ...

2. Respondent violated the above provision on October 21, 2009 when a flyer was distributed to potential clients which quoted a rate for document preparation below the filed rate.

3. An administrative forfeiture in the amount of \$500.00 is appropriate under the circumstances of this case.

RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent Surety Title Agency be assessed an administrative forfeiture in the amount of \$500.00 to be paid to the Commissioner within 30 days of the date of the Order.

DATED this _____ day of _____, 2010.

NEAL T. GOOCH
Acting Insurance Commissioner

MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone: (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION IF PENALTY

By a vote of _____ to _____, taken in open meeting on this date, the Title and Escrow Commission hereby adopts the Recommended Order of the Presiding Officer and imposes the penalty recommended above.

DATED this _____ day of _____, 2010.

COURTLUND G. ASHTON, Chairman
Title and Escrow Commission

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

1) Producers need a license (resident or nonresident jurisdictional agreement (most states do not require an escrow license, consequently, it is unrealistic that nonresidents, without resident producers could obtain an agreement. Additionally, nonresidents may not perform or hire notary's to perform escrow involving real property transactions)

Insurance Marketing-Licensing Producers 31A-23a-101 Purposes of Licensing

31A-23a-102 Definitions

(2) "Escrow" means a license subline of authority **in conjunction with the title insurance line of authority** that allows a person to conduct escrow as defined in 31A-1-301. (see also **requirements of 31A-23a-406**, including title line of authority and escrow subline of authority, **appointment by a title insurer authorized to do business in the state...**)

(4) "Insurer" is defined in Section 31A-1-301...

(11) "Search" means a license subline of authority **in conjunction with the title insurance line of authority** that allows a person to issue title insurance commitments or policies on behalf of a title insurer.

31A-23a-103 Requirement of license

(1)(a) **Unless exempted** from the licensing requirements under Section 201-207, **a person may not perform, offer to perform, or advertise any service as a producer, limited line producer,... without a valid individual or agency license** issued under this chapter.

(2) The part may not be construed to require an insurer to obtain an insurance producer license.

31A-23a-104 Application for individual license – **Application** for agency license

(5)(a) Subject to Subsection (5)(b), an **application** for an initial or renewal agency license shall be (i) **"made" to the commissioner...**

(5)(b) An **application** described in Subsection (5)(a) **shall provide ...**

31A-23a-105 General Requirements for individuals and agency license issuance and renewal

(1)(a) The commissioner shall issue or renew a license to a person described in Subsection (1)(b) to act as...

(1)(b) The satisfies commissioner shall issue or renew a licensed under Subsection (1)(a) to a person who, ...

(vii) **if a nonresident:**

(A) **complies** with Section 31A-23a-109; and

(B) **holds an active similar license in that person's state of residence**

(viii) **if an applicant for a title insurance producer license, satisfies the requirements of 31A-23a-203 and 31A-23a-204;**

(6) Notwithstanding the other provisions of this section, the commissioner may:

(a) issue a license to an applicant for a license for a title insurance line of authority only with the concurrence of the Title and Escrow Commission; and

(b) renew a license for a title insurance line of authority only with the concurrence of the Title and Escrow Commission.

31A-23a-109 Nonresident jurisdictional agreement

(1)(a) If a nonresident license applicant has a valid... license from the nonresident license applicant's home state, and the conditions of Subsection (1)(b) are met,... the commission shall: issue the nonresident license applicant a nonresident license

(1)(b) Subsection (1)(a) applies if:

(i) the nonresident license applicant:

(A) is licensed as a resident in the nonresident license applicant's home state...

(B) has submitted the proper request for licensure;

C has submitted to the commissioner:

(I) the application for licensure that the nonresident license applicant submitted to the applicant's home state; or

(II) a completed uniform application; and

(D) has paid the applicable fees...

(ii) the nonresident license applicant's license in the applicant's home state is in good standing.

(2) A nonresident applicant applying under Subsection (1) shall... execute, in a form acceptable to the commissioner, an agreement....

31A-23a-116 Services performed for unauthorized insurers

(1) A person licensed under Chapter 23a..., **may not** perform an act that assists a person not authorized to act as an insurer

31A-23a-204 Special requirement for title insurance producers and agencies

A title insurance producer, including an agency, shall be **licensed** in accordance with this chapter, **with the additional requirements** listed in this section.

(1)(a) A person that receives a **new license** under this title as a **title insurance agency** shall at the time of licensure be **owned or managed by one or more individuals** who are **licensed for at least three of the five years immediately proceeding the date on which the title insurance agency applies for a license with both:**

(i) a search line of authority; and

(ii) an escrow line of authority.

31A-23a-406

(1) A title insurance producer may do escrow involving real property transactions if all of the following exist::

(a) the title producer is licensed with:

(i) the title line of authority; and

(ii) the escrow subline of authority:

(b) **the title insurance producer is appointed by a title insurer authorized to do business in the state:...**

2) Foreign Insurers must obtain a certificate of authority to do business as an insurer

31A-14-201 Application

31A-14-202 Certificate of authority

Unauthorized Insurers, surplus lines, and risk retention group

31A-1-301 Definitions

(163)(a) “Unauthorized insurer,” “unadmitted insurer,” or “nonadmitted insurer” means an insurer:

(i) not holding a valid certificate of authority to do an insurance business in this state; or

(ii) transacting business not authorized by a valid certificate

31A-15-101 Purposes

It is the purpose of this chapter to:

(1) **prevent evasion** by unauthorized insurers of the regulatory and tax laws of Utah **and protect Utah and its residents against loss from that type of evasion:**

(2) **subject unauthorized insurers and other persons doing an insurance business in Utah to the jurisdiction of the Utah Commissioner and courts:**

(3) **protect authorized insurers from unfair competition** by unauthorized insurers;

(4) **provide an orderly method, under reasonable and practical safeguards, form procuring insurance from authorized insurers.**

31A-15-102 Assisting unauthorized insurers

(1) **No person** may do any act enumerated under Subsection (2) **who knows or should know** that the act **may assist in the illegal placement of insurance** with an unauthorized insurer **or the subsequent servicing of an insurance policy illegally placed** with an unauthorized insurer.

3) Rates may not be excessive, inadequate, or unfairly discriminatory (applies to all insurers, agencies and producers)

31A-19a-209 Special provisions for title insurance

(2) A title insurance insurer, agency, or producer **may not file or use any rate** or other charge relating to the business of title insurance, including rates or charges filed for escrow **that would cause the title insurance company, agency, or producer to:**

(a) **operate at less than the cost of doing:**

(i) **the insurance business;** or

(ii) **the escrow business;** or

(b) **fail to adequately underwriter a title insurance policy**

31A-19a-201 Rate Standards

(1) Rates may not be excessive, inadequate, or discriminatory.

(3) Rates are inadequate if:

- a. they are **clearly insufficient**, when combined with the investment income attributable to them, **to sustain the projected losses and expenses** in the class of business to which they apply: **and**
- b. **the use of such rates** has or, if continued, **will** have:
 - (i) the effect of **substantially lessening competition**; or
 - (ii) the tendency to **create a monopoly** in any market.

(4)(a) A rate is unfairly discriminatory if price differentials **fail to equitably reflect the differences in expected losses and expenses after allowing for practical limitations.**

(b) A rate is not unfairly discriminatory if it is averaged broadly among persons insured under a:

- (i) group, franchise, or blanket policy; or
- (ii) mass marketed plan.

31A-19a-202 Rating Methods

31A-19a-203 Rate Filings

(1) (a) Except as provided in Subsections (4) and (5), **every authorized insurer... shall file** with the commissioner the following **for use in this state:**

- (i) all rates;
- (ii) all supplementary information; and
- (iii) all charges and amendments to rates and supplementary information.

(b) An insurer shall file its rates by filing:

- (i) its final rates; or
- (ii) ...

(c) Every filing under this Subsection (1) shall state:

- (i) the effective date of the rates; and
- (ii) the character and extent of the coverage contemplated.

(d) Except for worker's compensation rates..., each filing shall be within 30 days after the rates and supplementary information, charges and amendments are effective.

(e) **A rate filing is considered filed when it has been received"**

- (i) **with the applicable filing fee...**; and
- (ii) pursuant to procedures established by the commissioner.

(2) (a) **To show compliance with Section 31A-19a-201, at the same time as the filing of the rate and supplementary rate information, an insurer shall file all supporting information to be used in support of or in conjunction with a rate.**

4) Sound underwriting principles apply to insurers and producers (it is reasonable to **presume** that out-of-state producers and many insurers, who have not previously done

business in Utah, possess a lack of familiarity and understanding of Utah search, examination, underwriting and insurability (marketable title) principles and standards.)

31A-20-110 Underwriting rules for title insurance

- (1) No title insurance policy may be written until the title insurer or its producer has conducted a **reasonable search and examination** of the title and has made a **determination of insurability of title under sound underwriting principles**. **Evidence** of this search and reasonable determination **shall be retained** in the files of the title insurer or its producer **for not less than 15 years** after the policy has been issued, either in its original form or as recorded by any process which can accurately and reliably reproduce the original...
- (2) **No title insurance policy may be issued except by a title insurance company or by a producer licensed under Section 31A-23a-105.**

5) *The Title and Escrow Commission creation and duties* (The Title and Escrow Commission shall make rules related to rating standards and methods, the licensing for a title licensee, examination procedures, standards of conduct for a **title licensee** and conduct administrative hearings related to the licensing of an applicant and the **conduct** of a title licensee. **A complaint has been made by the Commission to the Commissioner and the Department to investigate the license, type of license needed, certificate of authority, authorization to do business and rates and charges and any and all other activities of the LSI and LPS entities. A follow-up discussion will be made in relation to other entities who are conducting activities in a similar manner.**)

31A-2-403 Title and Escrow Commission created

31A-2-404 Duties of the commissioner and Title and Escrow Commission

R590. Insurance, Administration.

R590-99. Delay or Failure to Record Documents and the Insuring of Properties with the False Appearance of Unmarketability as Unfair Title Insurance Practices.

R590-99-1. Authority.

This rule is promulgated pursuant to the general authority vested in the commissioner by Section 31A-2-201(2)(3) to make reasonable rules necessary for, or as an aid to, the effectuation of any provision of the Utah Insurance Code, and pursuant to the specific authority of Section 31A-23a-402 allowing the commissioner to prescribe a classification of material inducements constituting unlawful trade practices, and to define unfair or deceptive acts or practices prohibited in the business of insurance.

R590-99-2. Purpose.

Title insurance is designed to provide indemnification against loss, including a loss resulting from a determination of unmarketability of the insured's interest in real property. The burden of proving any loss, together with the measure of damages, is the obligation of the insured. Normally, a claim of unmarketability of title or a claim involving a "defect, lien or encumbrance" not excluded from coverage will arise in connection with a proposed sale or loan requiring a review of the insured property as to current marketability.

The insured owner, as a potential seller or borrower, may then be placed in the position of being forced or coerced into dealing only with his prior insurer or agent purely as the result of time constraints in meeting the requirements of his transaction, and as the only practical alternative to processing his claim and proving his damage as an insured under his existing coverage. The commissioner is advised and is aware that, in some instances, this circumstance has resulted from the intentional delay, neglect or refusal by insurers, through their agents, to record or deliver for recording documentation necessary to support policy insuring provisions, resulting in the false appearance of unmarketability, in the record only, of property which would otherwise be marketable. This practice is deemed to be an unfair or deceptive act or practice detrimental to free competition in the business of insurance and injurious to the public.

R590-99-3. Definitions.

For the purpose of this rule, the commissioner adopts the definitions as particularly set forth in Section 31A-1-301 and in addition the following:

A. "Document" means any instrument in writing relating to real property described in any title insurance policy, contract or commitment, and reasonably required for the support of the insuring provisions.

B. "Record" means to cause to be delivered to the county recorder, or other public official as may be appropriate, any document in the possession or control of any title insurance company or title insurance agent for which a request to record has been made by an insured party.

R590-99-4. Definition and Classification of Unfair or Deceptive Practices and Material Inducements.

A. Any knowing conduct by a title insurance company or title insurance agent which results in the failure, neglect, refusal to record, or to obtain for recording, any document which, unless recorded, results in the apparent unmarketability of title or a title which may not be insurable by another insurer, is defined as an unfair or deceptive act or practice as prohibited by Section 31A-23a-402.

B. The issuance or agreement to issue title insurance, or the affirmation of current marketability of title, when the possible recording of documents of title has not occurred, and the record does not manifest a title which would be insurable according to generally accepted title insurance standards, is classified and proscribed as an advantage and material inducement to obtaining title insurance business as prohibited under Section 31A-23a-402(2)(c)(i).

R590-99-5. Severability.

If any provision or clause of this rule or the application of it to any person or circumstance is for any reason held to be invalid, the remainder of the rule and the application of this provision to other persons or circumstances may not be affected by it.

KEY: insurance law

Date of Enactment or Last Substantive Amendment: 1994

Notice of Continuation: January 27, 2007

**Authorizing, and Implemented or Interpreted Law: 31A-2-201;
31A-23-302**